savings, the financial effect should also include the expenditure involved on the sanction of the posts of stenographers of appropriate grade along with the posts of officers sought to be created/upgraded; and

(c) if so, in what manner the cases of creation/upgradation of posts of stenographers would be dealt with where the posts of officers had been created/upgraded a long time back, but the posts of stenographers for those officers are yet to be created/upgraded and the conncerned departments are facing difficulties in providing matching savings on this account?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) Yes, Sir. Cabinet approval is required for creation/upgradation of non-plan posts.

(b) Yes, Sir. Instructions have since been issued on 5-6-90, *inter-alia,* stipulating that whenever posts are suggested for creation/upgradation as a part of Cadre Review or otherwise, the implications by way of requirement of additional personal and supporting staff as per prescribed norms should also be simultaneously projected.

(c) In such cases, the proposals are considered by the concerned administrative Ministries/Departments in consultation with the Ministry of Finance. In cases where the posts of stenographers are required to be created/upgraded as per the prescribed norms and the concerned departments find it difficult to provide matching savings, the question of relaxation of the condition of matching savings is also considered.

Reduction of Excise Duty and Sales Tax on Indegenously Developed Products

3474. SHRI VIREN J. SHAH : Will the Minister of FINANCE be pleased to state :

(a) whether there is any proposal to reduce the rate of excise duty and sales tax for products developed in house without foreign know how;

(b) what fiscal incentives would be provided to industries commercialising technologies developed in the national institutes; and

(c) whether Government have any scheme for providing personal incentives/rewards to Indian scientists/technologists involved in the development of commercially viable technologies; is so, what are the details thereof?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) There is no proposal to reduce rate of excise duty for products developed in-house without foreign know-how. Sales Tax is a state subject and there is no proposal from any state in this regard.

(b) and (c) Tax incentives under Section 35,80 GGA and 80-0 of Income Tax Act are provided to Industries for encouraging scientific reseach and for exporting the technologies outsides the country.

Loss incurred by General Insurance Corporation

3475. SHRI RAJNI RANJAN SAHU : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the General Insurance Corporation has incurred a loss of Rs. 146 crores on a premium of Rs. 2349 crores in 1989 against the profit of Rs. 3 crores on a premium of Rs. 100 crores in 1971; and

(b) if so, what are the reasons therefor?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) and (b) It is not correct to say that the General Insurance Industry has suffered a loss during the fifteen months' period ending 31-3-1989. On the contrary, the industry has earned a profit of about Rs. 229 Crores during the period However, there were losses in onderwritting during the fifteen months' period ending 31-3-1989 which was mainly due to unfavourable claims experience in the motor insurance business.

जम्मू और कश्मीर में पर्यटन का विकास

3476. **श्री राम नरेश यादव** : क्या पर्यटन मंत्री यह बताने की कृपा करेंगे कि (क) पिछले तीन वर्षों (1987-88, 1988-89, 1989-90) के दौरान कितने पर्यटक

जम्मू और कश्मीर गए तथा उनसे कितना राजस्व प्राप्त हुआ;

(ख) जनवरी से जुलाई, 1990 के बीच जम्मू और कश्मीर का भ्रमण करने वाले पर्यटकों की संख्या कितनी थी तथा उनसे कितना राजस्व अर्जित किया गया; और

(ग) जम्मू और कश्मीर में जनवरी, 1990 से अब तक पर्यटन का विकास करने के लिए सरकार ने क्या कदम उठाए हैं तथा इन प्रयासों का उस राज्य के लोगों की आर्थिक स्थिति पर क्या प्रभाव पड़ा है?

संसदीय कार्य मंत्रालय में राज्य मंत्री तथा पर्यटन मंत्रालय में राज्य मंत्री (श्री सत्य पाल मलिक) : (क) और (ख) राज्य सरकार के पास उपलब्ध सूचना के अनुसार, पिछले तीन वित्तीय वर्षों तथा चालू वर्ष के पहले कुछ महीनों के दौरान कश्मीर घाटी तथा वैष्णो देवी की यात्रा करने वाले पर्यटकों की संख्या निम्नलिखित है :—

पर्यटकों की संख्या

वर्ष	कश्मीर घाटी	वैष्णो देवी मंदिर
1987–88	7,64,422	19,28,695
1988–89	7,16,119	19,57,540
1989–90	4,91,855	23,63,037
1990	5,250 (जनवरी–अप्रैल)	7,41,492 (जनवरी–मई)

बाद के महीनों के पर्यटक आगमन तथा राजस्व आय के आंकड़े उपलब्ध नहीं हैं ।

(ग) राज्य सरकार से प्राप्त प्रस्तावों के आधार पर, पर्यटन मंत्रालय ने 1990-91 के दौरान लेह, कारगिल, चिंगास, रामसे, परिखार, रंगोन, तत्तपानी, आदि में पर्यटक सुविधाओं का विकास करने के लिए स्कीमों को प्राथमिकता दी है । लोगों की आर्थिक स्थिति पर उनके प्रयासों के प्रभाव का अन्दाजा लगाना अभी जल्दबाजी होगी ।

विदेशी पर्यटक

3477. **श्री राम नरेश यादव** : क्या **पर्यटन** मंत्री यह बताने की कृपा करेंगे कि :

(क) 1988-89 और 1989-90 के दौरान कितने विदेशी पर्यटक भारत आए तथा उनसे कितनी विदेशी मुद्रा अर्जित हुई; और

(ख) क्या विदेशी पर्यटकों को आकर्षित करने के लिए कोई नई योजना शुरू की गई है; यदि हां, तो इसका ब्यौरा क्या है?

संसदीय कार्य मंत्रालय में राज्य मंत्री तथा पर्यटन मंत्रालय में राज्य मंत्री (श्री सत्यपाल मलिक) : (क) पिछले दो वर्षों के दौरान भारत की यात्रा करने वाले विदेशी पर्यटकों की संख्या और पर्यटन से होने वाली अनुमानित विदेशी मुद्रा आय निम्नलिखित है :—

वर्ष	विदेशी पर्यटकों की संख्या (पाकिस्तान और बंगला देश के राष्ट्रिकों सहित)	अनुमानित विदेशी मुद्रा आय (करोड़ रुपयों में)
1988–89	16,19,298	2103(अ)
1989–90	17,65,079	2456(अ)

(अ): अनन्तिम